

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Willie Crater  
Donna M Crater  
Debtor(s)

Case No. 09 B 02923

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2009.
- 2) The plan was confirmed on 04/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/06/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 08/09/2013.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$2,304.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$195,716.19
Less amount refunded to debtor	\$3,098.96

<b>NET RECEIPTS:</b>	<b>\$192,617.23</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$10,071.19
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$10,071.19</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Americredit Financial Ser Inc	Secured	15,433.00	15,071.52	15,071.52	4,479.68	1,368.77
Americredit Financial Ser Inc	Unsecured	15,433.00	2,621.65	2,621.65	2,621.65	0.00
Commonwealth Edison	Unsecured	247.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	466.00	488.77	488.77	488.77	0.00
East Bay Funding	Unsecured	964.00	998.95	998.95	998.95	0.00
Heights Auto Workers Credit Union	Unsecured	NA	9.00	9.00	9.00	0.00
Heights Auto Workers Credit Union	Secured	5,140.29	5,140.29	5,140.29	5,140.29	2,053.58
Illinois Dept of Revenue 0414	Priority	800.00	NA	NA	0.00	0.00
Mediacom	Unsecured	73.00	NA	NA	0.00	0.00
Memorial Hospital	Unsecured	1,689.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	295.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	1,134.45	1,134.45	1,134.45	0.00
Portfolio Recovery Associates	Unsecured	NA	371.07	371.07	371.07	0.00
Select Portfolio Servicing	Secured	251,754.78	26,677.94	26,677.94	26,677.94	0.00
Select Portfolio Servicing	Secured	251,754.78	185,566.40	185,566.40	136,620.66	0.00
T Mobile USA	Unsecured	760.00	581.23	581.23	581.23	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$185,566.40	\$136,620.66	\$0.00
Mortgage Arrearage	\$26,677.94	\$26,677.94	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$20,211.81	\$9,619.97	\$3,422.35
<b>TOTAL SECURED:</b>	<b>\$232,456.15</b>	<b>\$172,918.57</b>	<b>\$3,422.35</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,205.12</b>	<b>\$6,205.12</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$10,071.19  
Disbursements to Creditors \$182,546.04

**TOTAL DISBURSEMENTS :** **\$192,617.23**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/01/2013

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.